

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No. 19-23074-GLT
	:	Chapter 13
LARRY A. KOVALAK, SR.,	:	Related to Dkt. Nos. 20, 26, 27 and 29
	:	
<i>Debtor.</i>	:	Hearing: December 4, 2019 at 11:00 a.m.
	:	Response: November 27, 2019

**ORDER TO SHOW CAUSE**

This case commenced on August 2, 2019 when the Debtor filed his petition for relief under chapter 13 of title 11 of the U.S. Code. The first meeting of creditors (“Meeting of Creditors”) was scheduled to be held on September 16, 2019 [Dkt. No. 20], but the Debtor failed to attend [Dkt. No. 26]. The Meeting of Creditors was then rescheduled to October 21, 2019, and the Debtor again failed to appear. On October 23, 2019, the chapter 13 trustee requested that the Court issue an order to show cause to provide the Debtor with an opportunity to explain why his case should not be dismissed for his failure to attend two scheduled Meetings of Creditors. The case has been pending for almost 3 months without a Meeting of Creditors having been convened and concluded.

Based upon the foregoing, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. A hearing is scheduled on **December 4, 2019 at 11:00 a.m.** in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania 15219 at which the Debtor shall personally appear to show cause why this bankruptcy case should not be dismissed without prejudice due to his failure to attend the September 16, 2019 and October 21, Meetings of Creditors and to establish that this case was filed in good faith.

2. On or before **November 27, 2019**, the Debtor shall file any response to this *Order to Show Cause*. To the extent he does not timely file a response, the Court may dismiss the case without further notice or hearing.

3. In the event that the Debtor fails to appear at the December 4 hearing to establish good faith, the case may be dismissed with prejudice and without further notice or hearing.

Dated: October 30, 2019

  
\_\_\_\_\_  
GREGORY J. TADDONIO cgt  
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:  
Debtor  
Debtor's counsel  
Office of the Chapter 13 Trustee  
Office of the U.S. Trustee  
Mailing matrix

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Larry A Kovalak, SR  
 Debtor

Case No. 19-23074-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db  
 15098870 +Larry A Kovalak, SR, 1811 Renee Drive, South Park, PA 15129-9359  
 15098872 +Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577  
 15098873 +First Premier, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145  
 15098873 +KML Law Group, PC, Attn: James C. Warmbrodt, Esquire, 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 15098875 +People's Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760  
 15098879 +S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 15098882 +UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15098868 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 31 2019 03:56:32 American InfoSource LP,  
 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901  
 15098867 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 31 2019 03:56:32 American InfoSource LP,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 15098869 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2019 03:44:10 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083  
 15104175 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2019 03:45:51  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15098871 +E-mail/PDF: creditonebknottifications@resurgent.com Oct 31 2019 03:45:12 Credit One Bank,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 15098874 +E-mail/PDF: resurgentbknottifications@resurgent.com Oct 31 2019 03:44:24 LVNV Funding, LLC,  
 PO Box 10587, Greenville, SC 29603-0587  
 15104425 E-mail/PDF: resurgentbknottifications@resurgent.com Oct 31 2019 03:45:16 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15098876 +E-mail/Text: bankruptcypgl@plaingreenloans.com Oct 31 2019 03:49:20 Plain Green LLC,  
 93 Mack Road Suite 600, PO Box 270, Box Elder, MT 59521-0270  
 15098877 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 31 2019 03:49:07 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud, MN 56302-7999  
 15119695 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 31 2019 03:49:07 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 15098878 +E-mail/Text: bnc-quantum@quantum3group.com Oct 31 2019 03:48:13 Quantum3 Group LLC,  
 as agent for CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 15098880 +E-mail/Text: jennifer.chacon@spservicing.com Oct 31 2019 03:49:53  
 SPS Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 15098881 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Oct 31 2019 03:45:38 T-Mobile,  
 POBox 742596, Cincinnati, OH 45274-2596  
 15138371 E-mail/Text: jennifer.chacon@spservicing.com Oct 31 2019 03:49:53 U.S. Bank NA et. al.,  
 c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 15130469 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 31 2019 03:56:50 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15098883 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 31 2019 03:47:29  
 Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225  
 15098884 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 31 2019 03:49:25 Webbank/Fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank NA, successor trustee to Bank of America

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 30, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Larry A Kovalak, SR bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;bwamsley@thompsonattorney.com;mswenson@thompsonattorney.com  
James Warmbrodt on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA  
ET AL... bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4